

In re:
Christina G Cano
Debtor

Case No. 24-20268-BR
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2
Date Rcvd: Mar 24, 2025

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 15

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 26, 2025:

Recip ID	Recipient Name and Address
db	Christina G Cano, 15245 Weeks Dr, La Mirada, CA 90638-1228
42264540	Earnest Operations, 535 Mission St Ste 1663, San Francisco, CA 94105-2997

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: john.menchaca@txitrustee.com	Mar 25 2025 00:52:00	John J Menchaca (TR), 835 Wilshire Blvd., Suite 300, Los Angeles, CA 90017
smg	EDI: EDD.COM	Mar 25 2025 04:35:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Mar 25 2025 04:35:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Mar 25 2025 00:50:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
42264535	EDI: JPMORGANCHASE	Mar 25 2025 04:29:00	Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298
42264536	EDI: CITICORP	Mar 25 2025 04:29:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42264537	EDI: CITICORP	Mar 25 2025 04:29:00	Citibank / Macys, PO Box 6789, Sioux Falls, SD 57117-6789
42264538	Email/PDF: creditonebknotifications@resurgent.com	Mar 25 2025 01:06:27	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
42264539	Email/Text: collections@downeyfcu.org	Mar 25 2025 00:51:00	Downey Federal Credit Union, 8237 3rd St, Downey, CA 90241-3718
42264541	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Mar 25 2025 00:51:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42264542	Email/Text: EBN@Mohela.com	Mar 25 2025 00:51:00	MOHELA / Dept of Education, 633 Spirit Dr, Chesterfield, MO 63005-1243
42264543	EDI: NFCU.COM	Mar 25 2025 04:35:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
42264544	Email/Text: bnc@nordstrom.com	Mar 25 2025 00:51:30	TD Bank / Nordstrom, PO Box 6555, Englewood, CO 80155-6555

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NAVY FEDERAL CREDIT UNION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 24, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Christina G Cano bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Garry A Masterson	on behalf of Creditor NAVY FEDERAL CREDIT UNION BnkEcf-CA@weltman.com gmasterson@weltman.com
John J Menchaca (TR)	jmenchaca@menchacacpa.com igaeta@menchacacpa.com;ecf.alert+Menchaca@titlexi.com
United States Trustee (LA)	ustpregion16.la.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Christina G Cano</u>	Social Security number or ITIN	xxx-xx-3171
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number:	2:24-bk-20268-BR		

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christina G Cano

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/24/25

Dated: 3/24/25

By the court: Barry Russell
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.